Case 09-48820 Doc 1 Filed 12/28/09 Entered 12/28/09 10:30:42 Desc Main

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B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT **Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Renteria, Jose Renteria, Ana M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-1132 than one, state all): xxx-xx-9542 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1456 Grove Ave 1456 Grove Ave. North Chicago, IL North Chicago, IL ZIP CODE ZIP CODE 60064 60064 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 1456 Grove Ave. 1456 Grove Ave. North Chicago, IL North Chicago, IL ZIP CODE ZIP CODE 60064 60064 Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor (Form of Organization) Nature of Business Chapter of Bankruptcy Code Under Which (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Chapter 12 Corporation (includes LLC and LLP) Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over 5,001-___ 10,001-50,001-∐ 50-99 ___ 1.000-___ 100-199 5.000 10.000 25,000 50.000 100.000 100.000 Estimated Assets \$100,001 to \$1,000,001 \$50,000,001 \$100,000,001 \$50,001 to \$500,001 \$10,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

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B1 (Offici	ial Form 1) (1/08) Document	Page 2 of 36	Page 2
Volur	ntary Petition	Name of Debtor(s): Jose Renteria	
(This p	page must be completed and filed in every case.)	Ana M. Renteria	a
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	itional sheet.)
Location W None	Vhere Filed:	Case Number:	Date Filed:
Location V	Vhere Filed:	Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more the	nan one, attach additional sheet.)
Name of D	Debtor:	Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with of the Sec	Exhibit A mpleted if debtor is required to file periodic reports (e.g., forms 10K and the Securities and Exchange Commission pursuant to Section 13 or 15(d) curities Exchange Act of 1934 and is requesting relief under chapter 11.) ibit A is attached and made a part of this petition.	(To be completed if	proceed under chapter 7, 11, 12, or 13 proceed the relief available under each
		V (c/Dabard LAdama	40/00/0000
		X /s/ Robert J. Adams Robert J. Adams	12/28/2009 Date
	Fy	hibit C	Date
	debtor own or have possession of any property that poses or is alleged to pose, and Exhibit C is attached and made a part of this petition.	e a threat of imminent and identifiable harm to p	public health or safety?
	Ext	hibit D	
$\overline{\mathbf{A}}$	ompleted by every individual debtor. If a joint petition is filed, each Exhibit D completed and signed by the debtor is attached and many a joint petition:	· ·	eparate Exhibit D.)
abla	Exhibit D also completed and signed by the joint debtor is attach	ed and made a part of this petition.	
		ing the Debtor - Venue	
	Cneck any to btor has been domiciled or has had a residence, principal place of ceding the date of this petition or for a longer part of such 180 day	· · · · · · · · · · · · · · · · · · ·	trict for 180 days immediately
☐ The	ere is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Distric	ct.
prir	btor is a debtor in a foreign proceeding and has its principal place on cipal place of business or assets in the United States but is a defended in the parties will be served in regard to the relief sout	endant in an action or proceeding [in a f	·
		les as a Tenant of Residential Proper	ty
☐ Lar	Check all ap) odlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, complete	the following.)
	7	Name of landlord that obtained judgme	nt\
		rame of landiora that obtained judgme	,
	-	Address of landlord)	
_	btor claims that under applicable nonbankruptcy law, there are circ netary default that gave rise to the judgment for possession, after		•
ш.	otor has included in this petition the deposit with the court of any relition.	ent that would become due during the 30	0-day period after the filing of the
□ Del	btor certifies that he/she has served the Landlord with this certifica	tion (11 I I S C & 362(I))	

B1 (Official Form 1) (1/08)

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(
Voluntary Petition	Name of Debtor(s):	Jose Renteria
(This page must be completed and filed in every case)		Ana M. Renteria

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X	/s/ Jose Renteria
	Jose Renteria

/s/ Ana M. Renteria Ana M. Renteria

Telephone Number (If not represented by attorney)

12/28/2009

Date

Signature of Attorney*

X /s/ Robert J. Adams Robert J. Adams

Bar No. 0013056

Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, IL 60603

Phone No.(312) 346-0100 Fax No.(312) 346-6228

12/28/2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authorized Individu	ıal	
Printed N	ame of Authorized Ind	ividual	
Title of A	ıthorized Individual		

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature	of Foreign R	epresentativ	e)	
Printed Na	me of Forei	an Represen	tative)	

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Jose Renteria	Case No.	
	Ana M. Renteria		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

Jose Renteria Case No. In re: Ana M. Renteria (if known)

Debtor(s)

EXHIBIT D. INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Jose Renteria
Jose Renteria
Date: 12/28/2009

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Jose Renteria	Case No.	
	Ana M. Renteria		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Case No.

(if known)

Debtor(s)

Jose Renteria Ana M. Renteria

In re:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Ana M. Renteria
Ana M. Renteria
Date:12/28/2009

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B6A (Official Form 6A) (12/07)

In re	Jose Renteria
	Ana M. Renteria

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Single Family Home Single Family Home, Value per zillow.com 11-21-09	Mortgage Company	J	\$103,000.00	\$117,000.00
Condo 614 Oakton, Evanston, IL 60202	Fee Simple	J	\$204,000.00	\$204,000.00

Total: \$307,000.00

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B6B (Official Form 6B) (12/07)

In re Jose Renteria
Ana M. Renteria

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$100.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking and Savings with Chase	J	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		Furniture, Electronics, and Appliances	J	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	х			
6. Wearing apparel.	х			
7. Furs and jewelry.		Misc jewelry	J	\$300.00
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Jose Renteria
	Ana M. Renteria

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.		2 US Savings Bonds face value \$1000.00	J	\$2,000.00
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Jose Renteria	
	Ana M. Renteria	

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chevy Aveo Sadan	J	\$6,450.00
		1994 Isuzu Rodeo, 100,000 miles	J	\$400.00

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Jose Renteria	Case No.	
	Ana M. Renteria		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

		Continuation Sneet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		2006 Nissan Sentra, 90,000 miles	J	\$3,000.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.		Tax Refund	J	\$3,000.00
(Include amounts from any con	tinuat	continuation sheets attached ion sheets attached. Report total also on Summary of Schedules.)	l >	\$16,950.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

In re	Jose Renteria
	Ana M Renteria

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Checking and Savings with Chase	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Furniture, Electronics, and Appliances	735 ILCS 5/12-1001(b)	\$1,500.00	\$1,500.00
Misc jewelry	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
2 US Savings Bonds face value \$1000.00	735 ILCS 5/12-1001(b)	\$2,000.00	\$2,000.00
1994 Isuzu Rodeo, 100,000 miles	735 ILCS 5/12-1001(b)	\$400.00	\$400.00
2006 Nissan Sentra, 90,000 miles	735 ILCS 5/12-1001(c)	\$3,000.00	\$3,000.00
Tax Refund	735 ILCS 5/12-1001(b)	\$3,000.00	\$3,000.00
		\$10,500.00	\$10,500.00

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B6D (Official Form 6D) (12/07) In re Jose Renteria Ana M. Renteria

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

ACCT #: GMAC PO Box 3100 Midland, TX 79702 ACCT #: ACCT #: ACCT #: ACCT #: DATE INCURRED: NATURE OF LIEP: AUTO Lion 200 Chrow Aveo Sadan NEMARKS: VALUE: \$6,450.00 \$6,40	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: HSBC PO Box 37282 Baltimore, MD 21297 ACCT #: VALUE: \$204,000.00 REMARKS: ACCT #: James B. Nutter & Company 4153 Broadway PO Box 10346 Kansas City, MO 64171 ACCT #: Wesley Realty 832 Custer Evanston, IL 60202 ACCT #: Support	GMAC PO Box 3100		J	NATURE OF LIEN: Auto Lien COLLATERAL: 2006 Chevy Aveo Sadan				\$6,450.00	
ACCT #: James B. Nutter & Company 4153 Broadway PO Box 10346 Kansas City, MO 64171 ACCT #: Wesley Realty 832 Custer Evanston, IL 60202 Date incurred: Nature of Lien: Condo J Remarks: Will contiune to make the association dues, as they will be liabile, until the Condo is sold or the bank takes it back, \$3000 is based on a year worth of payments Subtotal (Total of this Page) > \$330,450.00 \$14,000.00 \$14,000.00 \$14,000.00	HSBC PO Box 37282		J	DATE INCURRED: NATURE OF LIEN: Mortgage Company COLLATERAL: Condo				\$204,000.00	
ACCT #: Wesley Realty 832 Custer Evanston, IL 60202 DATE INCURRED: NATURE OF LIEN: Condo Assessments COLATERAL: Condo REMARKS: Will contiune to make the association dues, as they will be liabile, until the Condo is sold or the bank takes it back, \$3000 is based on a year worth of payments Subtotal (Total of this Page) > \$330,450.00 \$14,000.00	James B. Nutter & Company 4153 Broadway PO Box 10346		J	DATE INCURRED: NATURE OF LIEN: Mortgage Company COLLATERAL: Single Family Home REMARKS:				\$117,000.00	\$14,000.00
	Wesley Realty 832 Custer		J	DATE INCURRED: NATURE OF LIEN: Condo Assessments COLLATERAL: Condo REMARKS: Will contiune to make the association dues, as they will be liabile, until the Condo is sold or the bank takes it back, \$3000 is based on a year worth of payments				·	
		•		Subtotal (Total of this F	_	•	ŀ	\$330,450.00	\$14,000.00

_____1 ___continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Document

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B6D (Official Form 6D) (12/07) - Cont. In re Jose Renteria Ana M. Renteria

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			VALUE: \$3,000.00					
Sheet no1 of1 continuation		heet	•				\$0.00	\$0.00
to Schedule of Creditors Holding Secured Claims			Total (Use only on last p	ag	e) >	. [\$330,450.00	\$14,000.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Jose Renteria
Ana M. Renteria

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re Jose Renteria Ana M. Renteria

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		DISPUIED	AMOUNT OF CLAIM
ACCT #: 5491-1300-8258-7684 At & T Universial Card Processing Center Des Moines, IA 50363		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$22,161.00
ACCT #: 5490-3300-5935-2366 Bank of America PO Box 15019 Wilmington, DE 19886		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$22,820.00
ACCT #: 4366-6700-0240-6767 Chase Cardmember Services PO Box 15153 Wilmington, DE 19886		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$17,058.57
ACCT #: 5187-4802-4024-6189 Chase Cardmember Services PO Box 15153 Wilmington, DE 19886		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$13,002.00
ACCT #: 5410-6549-7657-3912 Citi Bank PO Box 688918 Des Moines, IA 50368-8918		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$13,860.00
ACCT #: 5121-0797-5403-6660 Sear Card PO Box 183081 Columbus, OH 43218		J	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,596.00
		-	Su	bto	tal:	>		\$91,497.57
Nocontinuation sheets attached		(Rep	(Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, o	n ti	F.)	\$91,497.57

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B6G (Official Form 6G) (12/07)

In re Jose Renteria
Ana M. Renteria

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Jose Renteria
Ana M. Renteria

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re Jose Renteria
Ana M. Renteria

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of D	Debtor and Spo	use	
	Relationship(s): son Age(s): 26	Relationship(s		Age(s):
Married	grandchild 4	(1	-,-	9= (=).
	grandonia			
Employment:	Debtor	Spouse		
Occupation	Security Officer	Civil Employe	e	
Name of Employer	U.S. Transporation Security Admn.	City of Evans		
How Long Employed	773-343-1687			
Address of Employer	O'Hare International Airport	2100 Ridge A	ve	
	Chicago, IL 60666	Evanston, IL	60201	
INCOME: (Estimate of av	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE
1. Monthly gross wages	s, salary, and commissions (Prorate if not paid monthly)		\$3,507.29	\$3,252.86
2. Estimate monthly over			\$0.00	\$0.00
SUBTOTAL			\$3,507.29	\$3,252.86
4. LESS PAYROLL DE	DUCTIONS	<u> </u>	+ - /	+-,
 a. Payroll taxes (include) 	udes social security tax if b. is zero)		\$312.00	\$188.74
 b. Social Security Ta 	X		\$217.45	\$189.26
c. Medicare			\$50.85	\$44.26
d. Insurance			\$51.35	\$200.42
e. Union dues			\$0.00	\$200.42
	Voluntary / Mandatory		\$25.65	\$146.38
	Mandatory		\$191.53	\$0.00
h. Other (Specify)			\$0.00	\$0.00
i. Other (Specify)			\$0.00	\$0.00
j. Other (Specify) k. Other (Specify)			\$0.00 \$0.00	\$0.00 \$0.00
· · · · · · -	DOLL DEDUCTIONS	_	· · · · · · · · · · · · · · · · · · ·	
	ROLL DEDUCTIONS	<u> </u>	\$848.83	\$969.48
	ILY TAKE HOME PAY		\$2,658.46	\$2,283.38
	n operation of business or profession or farm (Attach deta	ailed stmt)	\$0.00	\$0.00
8. Income from real pro			\$0.00	\$0.00
9. Interest and dividend			\$0.00	\$0.00
	ce or support payments payable to the debtor for the deb	tor's use or	\$0.00	\$0.00
that of dependents li				
11. Social Security of go	vernment assistance (Specify):		\$0.00	\$0.00
12. Pension or retiremen	nt income		\$0.00	\$0.00
13. Other monthly incom			ψ0.00	ψ0.00
•	(0,000)		\$0.00	\$0.00
b.			\$0.00	\$0.00
С			\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$0.00	\$0.00
15. AVERAGE MONTHL	Y INCOME (Add amounts shown on lines 6 and 14)		\$2,658.46	\$2,283.38
	GE MONTHLY INCOME: (Combine column totals from li	ne 15)	<u>.</u>	941.84
	•	·	pary of Schodules :	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: 26 Year old son is disabled, Bi-Polar and Schizophrenia, cannot live on his own. Grandchild lives with debtor. They are not receiving any money from the mother and they spend about \$350 on day care in order to work.

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B6J (Official Form 6J) (12/07)

IN RE: Jose Renteria
Ana M. Renteria

c. Monthly net income (a. minus b.)

Case No.	
	(if known)

\$0.34

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate so labeled "Spouse."	chedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$1,400.00
Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: cell	\$300.00 \$40.00 \$50.00 \$75.00
 Home maintenance (repairs and upkeep) Food Clothing Laundry and dry cleaning Medical and dental expenses Transportation (not including car payments) Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions 	\$74.00 \$752.00 \$112.00 \$79.00 \$200.00 \$450.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$13.00 \$225.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Auto b. Other: Condo Association Fee c. Other: Day Care d. Other: Car maintiance	\$201.50 \$250.00 \$350.00 \$150.00
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: 	\$220.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$4,941.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document: None.	ng the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$4,941.84 \$4,941.50

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jose Renteria

Ana M. Renteria

CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
Tolls		\$35.00
Cable		\$75.00
Postgage		\$10.00
Expenses for Disablied Son		\$100.00
	Total >	\$220.00

B6 Summary (Official Form 6 - Summary) (12/07)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Jose Renteria
Ana M. Renteria

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$307,000.00		
B - Personal Property	Yes	4	\$16,950.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$330,450.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$91,497.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$4,941.84
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,941.50
	TOTAL	15	\$323,950.00	\$421,947.57	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Jose Renteria
Ana M. Renteria

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$4,941.84
Average Expenses (from Schedule J, Line 18)	\$4,941.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$7,246.05

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$14,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$91,497.57
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$105,497.57

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In re Jose Renteria Ana M. Renteria

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

. , , , ,	read the foregoing summary and schedules, consisting of	17
sheets, and that they are true and correct to the be	est of my knowledge, information, and belief.	
Date 12/28/2009	Signature /s/ Jose Renteria	
	Jose Renteria	
Date 12/28/2009	Signature /s/ Ana M. Renteria	
	Ana M. Renteria	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

n re:	Jose Renteria	Case No.	
	Ana M. Renteria		(if known)

		STATEMENT OF FINANCIAL AFFAIRS
None	State the gross amount including part-time activ case was commenced. maintains, or has maint beginning and ending d	of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, vities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that ained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the lates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing later 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	AMOUNT	SOURCE
	\$70,000.00	YTD 82,000-2008 82,000-2009
	2. Income other th	an from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

 \checkmark

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Jose Renteria	Case No.	
	Ana M. Renteria	(if know	n)

	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 1		
None	5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sol to the seller, within one year immediately preceding the cominclude information concerning property of either or both spojoint petition is not filed.)	mencement of this case. (Mar	ried debtors filing under chapter 12 or chapter 13 must
None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of cre (Married debtors filing under chapter 12 or chapter 13 must i filed, unless the spouses are separated and a joint petition is	nclude any assignment by eith	
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the		
None	7. Gifts List all gifts or charitable contributions made within one year gifts to family members aggregating less than \$200 in value per recipient. (Married debtors filing under chapter 12 or charical joint petition is filed, unless the spouses are separated and a	per individual family member a apter 13 must include gifts or c	and charitable contributions aggregating less than \$100
None	8. Losses List all losses from fire, theft, other casualty or gambling with commencement of this case. (Married debtors filing under case joint petition is filed, unless the spouses are separated and	hapter 12 or chapter 13 must in	
None	List all payments made or property transferred by or on behalt of the debtor to any persons, including attorneys, for consultation concerning debt		
	NAME AND ADDRESS OF PAYEE www.cricketdebt.com	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 11-09	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 36.00

10. Other transfers

RJA

None $\overline{\mathbf{V}}$

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11-21-09

1.00

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

B7 (Official Form 7) (12/07) - Cont.

Document Page 28 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	Jose Renteria	Case No.	
	Ana M. Renteria		(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	n	٦,

11. Closed financial accounts

<u>.</u>

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

 $\overline{\mathbf{V}}$

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Jose Renteria
	Ana M. Renteria

Case No.	
	(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
None	18. Nature, location and name of business a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately
	a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and endin dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

✓

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

✓

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Jose Renteria	Case No.	
	Ana M. Renteria		(if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

	20. Inventories
None ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None ✓	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
	25. Pension Funds
None V	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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B7 (Official Form 7) (12/07) - Cont.

NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Jose Renteria Case No. Ana M. Renteria (if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

[If completed by an individual or individual and spouse]		
I declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any
Date 12/28/2009	Signature	/s/ Jose Renteria
	of Debtor	Jose Renteria
Date 12/28/2009	Signature	/s/ Ana M. Renteria
		Ana M. Renteria
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jose Renteria CASE NO

Ana M. Renteria

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: GMAC PO Box 3100 Midland, TX 79702	Describe Property Securing Debt: 2006 Chevy Aveo Sadan
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): ☐ Claimed as exempt ☑ Not claimed as exempt	
Property No. 2	
Creditor's Name: HSBC PO Box 37282 Baltimore, MD 21297	Describe Property Securing Debt: Condo
Property will be (check one): ☑ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):	
Property is (check one): ☐ Claimed as exempt ☑ Not claimed as exempt	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jose Renteria CASE NO Ana M. Renteria

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

Property No. 3]
Creditor's Name: James B. Nutter & Company 4153 Broadway PO Box 10346 Kansas City, MO 64171	Describe Property Securing Debt: Single Family Home
Property will be (check one): ☐ Surrendered	
Property is (check one): ☐ Claimed as exempt	
Property No. 4 Creditor's Name: Wesley Realty 832 Custer Evanston, IL 60202	Describe Property Securing Debt: Condo
Property will be (check one): ☐ Surrendered	
Property is (check one): ☐ Claimed as exempt ☐ Not claimed as exempt	

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jose Renteria CASE NO

Ana M. Renteria

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
		YES NO NO
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my intention as to any proper	rty of my estate securing a debt and/or
Date 12/28/2009	Signature //s/ Jose Renteria	
Date 12/28/2009	Signature /s/ Ana M. Renteria	
	Ana M. Renteria	

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jose Renteria CASE NO

Ana M. Renteria

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Ba that compensation paid to me within one year services rendered or to be rendered on behalfs as follows:	ar before the filing of the petition in bank	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$1,700.00
	Prior to the filing of this statement I have received	eived:	\$0.00
	Balance Due:		\$1,700.00
2.	The source of the compensation paid to me	was:	
	· · ·	r (specify)	
3.	The source of compensation to be paid to m	e is:	
	☑ Debtor ☐ Othe	r (specify)	
4.	I have not agreed to share the above-di associates of my law firm.	sclosed compensation with any other p	erson unless they are members and
	☐ I have agreed to share the above-disclorassociates of my law firm. A copy of the compensation, is attached.		
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, school. Representation of the debtor at the meeting	, and rendering advice to the debtor in edules, statements of affairs and plan v	determining whether to file a petition in which may be required;
6.	By agreement with the debtor(s), the above-	disclosed fee does not include the follo	wing services:
		CERTIFICATION	
	I certify that the foregoing is a complete s representation of the debtor(s) in this bankru		ment for payment to me for
	12/28/2009	/s/ Robert J. Adams	
	Date	Robert J. Adams Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, IL 60603 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056
	/s/ Jose Renteria Jose Renteria		ia
	JUSE NEIREITA	Ana w. Renteria	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Jose Renteria

CASE NO

Ana M. Renteria

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

	The above named Debtor here	by verilles that the attach	ed list of creditors is true a	nd correct to the best of his/her
knowle	edge.			
	· ·			

Date	12/28/2009	Signature /s/ Jose Renteria
		Jose Renteria
Date	12/28/2009	Signature /s/ Ana M. Renteria Ana M. Renteria